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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Secured Creditor: HSBC Bank USA, National Association as Trustee for DMSI Mortgage Loan Trust, Series 2004-3 Mortgage Pass Through Certificates

In Re:

Mohammed G Rabbani

Debtor

Order Filed on October 17, 2024 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 24-16102 JKS

Hearing Date: 10/10/2024 @ 8:30 a.m.

Judge: John K. Sherwood

## ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2), is hereby **ORDERED.** 

DATED: October 17, 2024

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Mohammed G Rabbani

Case No.: 24-16102 JKS

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTOR'S CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for DMSI Mortgage Loan Trust, Series 2004-3 Mortgage Pass Through Certificates, holder of a mortgage on real property located at 66-68 Front Street, Paterson, NJ, 07522, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this matter being resolved pursuant to the following terms:

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall to obtain a loan modification by January 31, 2025, or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor is to make postpetition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee is pay the arrears per the plan while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.